

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Cynthia M Harris

Debtor(s)

Case No. 09 B 45796

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/03/2009.
- 2) The plan was confirmed on 01/27/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/27/2010, 12/30/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/30/2013.
- 5) The case was Completed on 04/08/2014.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$51,561.98.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.



**Receipts:**

Total paid by or on behalf of the debtor	\$21,374.04
Less amount refunded to debtor	\$0.13

**NET RECEIPTS: \$21,373.91**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$993.83
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,493.83**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA Checkmate LLC	Unsecured	1,176.29	1,168.27	1,168.27	251.79	0.00
AFNI	Unsecured	334.00	NA	NA	0.00	0.00
Allied Interstate	Unsecured	183.00	NA	NA	0.00	0.00
Brother Loan & Finance	Unsecured	NA	1,019.10	1,019.10	219.64	0.00
Capital One Auto Finance	Secured	11,182.00	8,200.00	8,200.00	8,200.00	0.00
Capital One Auto Finance	Unsecured	11,182.00	3,292.21	3,292.21	709.54	0.00
Cavalry Portfolio Services	Unsecured	627.00	631.19	631.19	136.03	0.00
CMI	Unsecured	121.00	NA	NA	0.00	0.00
Collection Company Of America	Unsecured	465.00	NA	NA	0.00	0.00
Collection Company Of America	Unsecured	125.00	NA	NA	0.00	0.00
Collection Company Of America	Unsecured	175.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	244.00	NA	NA	0.00	0.00
Credit Recovery	Unsecured	333.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	138.00	NA	NA	0.00	0.00
E R Solutions	Unsecured	691.00	NA	NA	0.00	0.00
Enhanced Recovery	Unsecured	536.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	12,500.00	9,522.24	9,522.24	2,052.22	0.00
KCA Financial Services	Unsecured	51.00	NA	NA	0.00	0.00
Lethaniel Hood	Priority	0.00	NA	NA	0.00	0.00
Lewis University	Unsecured	2,000.00	2,159.33	2,159.33	465.38	0.00
Merchants Credit Guide	Unsecured	82.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	210.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	107.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	420.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	900.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	1,111.00	1,101.18	1,101.18	237.33	0.00
Nationwide Credit & Collection	Unsecured	114.00	NA	NA	0.00	0.00
NCO Financial Services Inc	Unsecured	549.00	NA	NA	0.00	0.00
Pinnacle Credit Services	Unsecured	1,172.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	3,435.00	13,016.85	13,016.85	0.00	0.00
United States Dept Of Education	Unsecured	20,198.00	21,381.69	21,381.69	4,608.15	0.00



<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$8,200.00	\$8,200.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$8,200.00</b>	<b>\$8,200.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$53,292.06</b>	<b>\$8,680.08</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,493.83</u>	
Disbursements to Creditors	<u>\$16,880.08</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$21,373.91</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2014

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.